

COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION

As a below named inventor(s), I (We) hereby declare that:

My (Our) residence, post office address and citizenship are as stated below next to my (our) name(s). I (We) believe I (we) am (are) the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

OPTION PREMIUM ENHANCED TOTAL RETURNS FROM A PREDETERMINED INDEX OR ETF TYPE PORTFOLIO

the specification of which (check one):

is attached
 was filed on December 29, 2003 as Serial Number 10/747,754
and was amended on _____ (if applicable)

I (We) hereby state that I (we) have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I (We) acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

PRIOR FOREIGN APPLICATION(S)			
Number	Country	Date Filed	Priority Claimed

I (We) hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

Application No.	Filing Date	Patented, Pending, Abandoned

I (We) hereby declare that all statements made herein of my (our) own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

I (We) hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

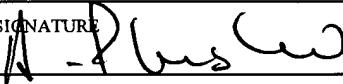
Gerald Levy	Registration No. 24,419
Ronald E. Brown	Registration No. 32,200
John Gulbin	Registration No. 33,180
Lindsay S. Adams	Registration No. 36,425
Bridget A. Cooney	Registration No. 54,681

***I (We) further authorize my (our) attorney to insert the proper serial number and filing date awarded to my (our) application on this document, above my (our) signature(s).**

Send Correspondence to: **Gerald Levy**
Pitney Hardin LLP
685 Third Avenue
New York, New York 10017-4024

Direct Telephone Calls to: **Gerald Levy**
(212) 297-5800 **fax: (212) 682-3485**

Customer No: **29540**

FULL NAME OF SOLE OR FIRST INVENTOR Arnold PLONSKI	CITIZENSHIP US
INVENTOR'S SIGNATURE 	DATE 5-27-04
RESIDENCE 176 West Hanover Avenue, Randolph, NJ 07869	
POST OFFICE ADDRESS 176 West Hanover Avenue, Randolph, NJ 07869	

FULL NAME OF SECOND JOINT INVENTOR	CITIZENSHIP
INVENTOR'S SIGNATURE	DATE
RESIDENCE	
POST OFFICE ADDRESS	

FULL NAME OF THIRD JOINT INVENTOR	CITIZENSHIP
INVENTOR'S SIGNATURE	DATE
RESIDENCE	
POST OFFICE ADDRESS	

FULL NAME OF FOURTH JOINT INVENTOR	CITIZENSHIP
INVENTOR'S SIGNATURE	DATE
RESIDENCE	
POST OFFICE ADDRESS	

FULL NAME OF FIFTH JOINT INVENTOR	CITIZENSHIP
INVENTOR'S SIGNATURE	DATE
RESIDENCE	
POST OFFICE ADDRESS	